

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Joseph Jones  
Debtor

Case No. 17-00857-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Mar 18, 2022

User: AutoDocket  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

| Symbol | Definition                                                                                                                                                                                                                     |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2022:**

| Recip ID | Recipient Name and Address                                                             |
|----------|----------------------------------------------------------------------------------------|
| db       | + Joseph Jones, 11358 Airport Road, Waynesboro, PA 17268-9443                          |
| 4923110  | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284                        |
| 4892055  | + Capital Management Services, LP, PO Box 964, Buffalo, NY 14220-0964                  |
| 4892059  | Discover, PO Box 742655, Cincinnati, OH 45274-2655                                     |
| 4892064  | + Oral Pathology Consultants, PO Box 1047, Bel Air, MD 21014-7047                      |
| 4892065  | + Progressive MRI LLC, c/o OAC, PO Box 500, Baraboo, WI 53913-0500                     |
| 4892066  | Renew Financial Corp II, PO Box 809388, Chicago, IL 60680-9388                         |
| 4892067  | Robinwood Dental Center, 11110 Medical Campus Road, Ste 148, Hagerstown, MD 21742-6755 |
| 4892068  | + Summit Physician Services, 785 Fifth Ave., Ste 3, Chambersburg, PA 17201-4232        |
| 4892070  | + Waynesboro Hospital, 501 East Main Street, Waynesboro, PA 17268-2394                 |

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address                                                                                                                            |
|----------|--------------------------------------------|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| cr       | + EDI: PRA.COM                             | Mar 18 2022 22:43:00 | PRA Receivables Management LLC, PO Box 41067, Norfolk, VA 23541-1067                                                                                  |
| 4892052  | EDI: RMSC.COM                              | Mar 18 2022 22:43:00 | American Eagle Outfitters, PO Box 530942, Atlanta, GA 30353-0942                                                                                      |
| 4892053  | EDI: BANKAMER.COM                          | Mar 18 2022 22:43:00 | Bank of America, PO Box 15019, Wilmington, DE 19886-5019                                                                                              |
| 4892054  | EDI: CITICORP.COM                          | Mar 18 2022 22:43:00 | Best Buy Credit Services, PO Box 9001007, Louisville, KY 40290-1007                                                                                   |
| 4892058  | Email/Text: Bankruptcy.RI@Citizensbank.com | Mar 18 2022 18:39:00 | Citizens Bank, PO Box 42113, Providence, RI 02940-2113                                                                                                |
| 4897992  | Email/Text: Bankruptcy.RI@Citizensbank.com | Mar 18 2022 18:39:00 | Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915                                                                             |
| 4895038  | EDI: DISCOVER.COM                          | Mar 18 2022 22:43:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025                                                                          |
| 4892060  | EDI: CITICORP.COM                          | Mar 18 2022 22:43:00 | Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010                                                                                 |
| 4892056  | EDI: JPMORGANCHASE                         | Mar 18 2022 22:43:00 | Chase, PO Box 78420, Phoenix, AZ 85062-8420                                                                                                           |
| 5261723  | EDI: JPMORGANCHASE                         | Mar 18 2022 22:43:00 | JPMorgan Chase Bank, National Association, 7255 Baymeadows Way, ATTN: JAXB2007, Jacksonville, FL 32256                                                |
| 4941534  | EDI: JPMORGANCHASE                         | Mar 18 2022 22:43:00 | JPMorgan Chase Bank, National Association, c/o Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203 |
| 4892057  | EDI: JPMORGANCHASE                         | Mar 18 2022 22:43:00 | Chase, PO Box 1423, Charlotte, NC 28201-1423                                                                                                          |
| 4892061  | Email/Text: BKRMailOPS@weltman.com         |                      |                                                                                                                                                       |

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|         |                                                   |                      |                                                                                                                                          |
|---------|---------------------------------------------------|----------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| 4927752 | + EDI: MID8.COM                                   | Mar 18 2022 18:40:00 | Kay Jewelers, PO Box 740425, Cincinnati, OH 45274-0425                                                                                   |
| 4892062 | + EDI: PINNACLE.COM                               | Mar 18 2022 22:43:00 | MIDLAND FUNDING LLC, MIDLAND CREDIT MANAGEMENT, INC. as agent, for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011               |
| 4924320 | EDI: AGFINANCE.COM                                | Mar 18 2022 22:43:00 | Northland Group Inc, PO Box 390905, Minneapolis, MN 55439-0905                                                                           |
| 4892063 | EDI: AGFINANCE.COM                                | Mar 18 2022 22:43:00 | ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251                                                                                        |
| 4963276 | EDI: PRA.COM                                      | Mar 18 2022 22:43:00 | One Mail, PO Box 9001122, Louisville, KY 40290-1122                                                                                      |
| 4963277 | EDI: PRA.COM                                      | Mar 18 2022 22:43:00 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541                                                                      |
| 4943980 | EDI: PRA.COM                                      | Mar 18 2022 22:43:00 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 4892640 | + EDI: RECOVERYCORP.COM                           | Mar 18 2022 22:43:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541                                                                          |
| 4892065 | + Email/Text: nwright@oac.bz                      | Mar 18 2022 22:43:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                                                                    |
| 4892069 | EDI: RMSC.COM                                     | Mar 18 2022 18:40:00 | Progressive MRI LLC, c/o OAC, PO Box 500, Baraboo, WI 53913-0500                                                                         |
| 4892071 | Email/Text: bdsupport@creditmanagementcompany.com | Mar 18 2022 22:43:00 | Walmart Mastercard/SYNCB, PO Box 960024, Orlando, FL 32896-0024                                                                          |
|         |                                                   | Mar 18 2022 18:40:00 | Waynesboro Hospital, c/o CMC, PO Box 16346, Pittsburgh, PA 15242-0346                                                                    |

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address                                                      |
|----------|---------------|-----------------------------------------------------------------------|
| cr       | *+            | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2022 at the address(es) listed below:**

| <b>Name</b>                   | <b>Email Address</b>                                                                        |
|-------------------------------|---------------------------------------------------------------------------------------------|
| Hannah Herman-Snyder          | on behalf of Debtor 1 Joseph Jones hannah@nicklasandsnyder.com shannon@nicklasandsnyder.com |
| Jack N Zaharopoulos (Trustee) | TWecf@pamd13trustee.com                                                                     |
| James Warmbrodt               | on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com       |
| Kevin S Frankel               | on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pa-bk@logs.com               |
| United States Trustee         | ustpregion03.ha.ecf@usdoj.gov                                                               |

TOTAL: 5

**Information to identify the case:**

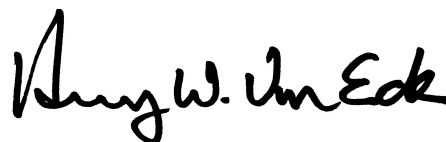
|                                                                   |                                        |                                |             |
|-------------------------------------------------------------------|----------------------------------------|--------------------------------|-------------|
| Debtor 1                                                          | <u>Joseph Jones</u>                    | Social Security number or ITIN | xxx-xx-0310 |
|                                                                   | First Name    Middle Name    Last Name | EIN                            | --          |
| Debtor 2                                                          |                                        | Social Security number or ITIN | ----        |
| (Spouse, if filing)                                               | First Name    Middle Name    Last Name | EIN                            | --          |
| United States Bankruptcy Court    Middle District of Pennsylvania |                                        |                                |             |
| Case number:                                                      | 1:17-bk-00857-HWV                      |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Jones

3/18/22**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**